

ARLINGTON HOME IMPROVEMENT PROGRAM

LOW INTEREST LOANS FOR HOME REPAIR

The purpose of the ARLINGTON HOME REHABILITATION PROGRAM is to improve living conditions for low and moderate-income homeowners in Arlington who meet general eligibility requirements. This program, with money from the U.S. Department of Housing and Urban Development, will provide low interest loans, and technical assistance to those eligible homeowners who ordinarily might not be able to make much needed repairs to their homes.

ELIGIBLE WORK

- **REPAIR CODE VIOLATIONS**
- Lead paint removal
- Handicapped access retrofit – baths, ramps, railings, etc.
- Energy conservation work – insulation, storm windows, heating system replacement
- Repair or replacement of defective chimneys, gutters, roofs, foundations, walls etc.

TECHNICAL ASSISTANCE

Housing specialists will help homeowners plan a program of repairs. This assistance includes:

- Preparing the application
- Financial Counseling
- A home repair survey
- Work write-ups (a detailed list of all repairs to be done)
- Cost estimates
- Evaluation of proposals from contractors
- Inspections of work in process and upon completion certification that work has been performed in accordance with specifications.

WHO QUALIFIES?

1. Property must be owner occupied 1-4 family used by the borrower as his/her principal residence, or
2. Non-owner occupied property where 51% of tenants meet income guidelines.
3. In addition to meeting income guidelines for this loan program, there must be a good credit record, stable income, and preferably less than 50% of monthly income committed as debt.

The following income guidelines* must be met:

1 3/4% LOAN	
FAMILY SIZE	MAX INCOME (GROSS)*
1	\$56,800
2	64,900
3	73,000
4	81,100
5	87,600
6	94,100
7	100,600
8	107,100
*FY 2018 Guidelines	

LOAN AMOUNTS

The minimum loan is \$5,000.

Homeowners have up to 15 years to repay

For more information:

PLEASE CONTACT:

ARLINGTON HOME Rehabilitation PROGRAM

**20 Academy Street, Suite 202
Arlington, MA 02476-6401
(781) 316 3436**

The Arlington Rehabilitation Program does not discriminate on the basis of disability and is an equal opportunity affirmative action employer